Bank of Hawaii

Incorporated under the Laws of the Territory of Hawaii,

Paid-Up Capital . . \$600,000 Suchlus 200,000 Undivided Profits . . 35,000

OFFICERS AND DIRECTORS. Charles M. CooksPresident H. Waterhouse, F. W. Macfarlane, D. Tenney, J. A. McCandless and C. M. Atherton,

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building . . Fort Street

Hawaii Land Co. LIMITED.

Capital Stock Capital, paid up

\$100,000 \$58,080

OFFICERS.

W. C. Achi President and Manager M. K. NakuinaVice-President J. Makainal Treasurer Enoch Johnson Secretary E. J. HoltAuditor

BOARD OF DIRECTORS: Senak Kumalae, S. M. Kanakanui, J. M. Kea.

The above Company will buy, lease or sell lands in all parts of the Ha-waiian Islands, and also has houses in the city of Honolulu for rent.

The Yokohama Specie Bank, Ltd

Subscribed Capital, - - Yen 24,000,000 Paid Up Capital, - - Yen 18,000,000 Reserved Fund, - - - Yen 8,710,000

HEAD OFFICE: YOKOHAMA. Interest Allowed.

On fixed deposit for 12 months, 4 per cent per annum. On fixed deposit for 6 months, 31/2 per cent per annum. On fixed deposit for \$ months, \$ per

cent per annum. The bank buys and receives for colsletion Bills of Exchange, issues Drafts and Letters of Credit, and transacts s general banking business.

Branch of Yokohama Specie Bank New Republic building, Honolulu, H. T.

Wm. G. Irwin. Claus Spreckels. Claus Spreckels & Co., Bankers.

HONOLULU, H. T.

NEVADA NATIONAL BANK OF BAN FRANCISCO. DRAW EXCHANGE ON

SAN FRANCISCO-The Nevada Na tional Bank of San Francisco. LONDON-The Union Bank of London, Ltd. NEW YORK-American Exchange Na-

tional Bank. CHICAGO-Merchants' National Bank. SERLIN-Dresdener Bank. HONGKONG AND YOKOHAMA-

NEW ZEALAND AND AUSTRALIA-Bank of New Zealand.
/ICTORIA AND VANCOUVER-Bank
of British North America.

Fransaci a General Banking & Exchange Business Deposits Received, Loans made on approved Security, Commercial and Fravelers' credits Issued, Bills of Ex-Pange Bought and Sold. COLLECTIONS PROMPTLY

ACCOUNTED FOR. C. BREWER & CO.

LIMITED. Sucen Street, Honolulu, H. L.

AGENTS FOR Mawaiian Agricultural Company, Ono-

mes Sugar Company, Honomu Sugar Company, Walluku Sugar Company, Makee Sugar Company, Ookala Sugar Plantation Company, Haleakala Ranck Company, Kapapala Ranch. Planters' Line and Shipping Company, San Francisco Packets, Chas. Brewer & Co's Line of Boston Packets. agents Boston Board of Underwriters. Agents for Philadelphia Board of Underwriters. Standard Oll Company.

LIST OF OFFICERS.

C. M. Cooke, President; George E. Achertson, Manager; E. F. Bishop. Treasurer and Secretary; Col. W. F. Allen, Auditor: P. C. Jones, H. Waterhouse, G. R. Carter, Directors.

SHIODA AGENCY OF

KEI HIN BANK, LTD

VINEYARD ST.

Telephne White 1811. Transacts General Banking and Ex-

change Business. HEAD OFFICE, TOKYO, JAPAN DRAW EXCHANGE ON FIRST

NATIONAL BANK, YOKOHAMA.

BISHOP & CO., BANKERS

ESTABLISHED IN 1858.

Banking Department.

Transact business in all departments f banking. Collections carefully attended to. Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on the Bank of California and N. M. Rothschild & Sons, London. Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong and STAR AND LOPEZ Chartered Bank of India, Australia and

Interest allowed on term deposits at he following rates per annum, viz: Seven days' notice, at 2 per cent. Three months, at 3 per cent. Six months, at 3½ per cent. Twelve months, at 4 per cent.

Trust Department.

Act as trustees under mortgages. Manage estates, real and personal, Collect rents and dividends. Valuable papers, wills, bonds, etc. received for safe keeping.

Accountant Department, Auditors for corporations and pri-

Books examined and reported on. Statements of affairs prepared. Trustees on bankrupt or insolvent es-Office, 924 Bethel street.

Savings Department,

Deposits received and interest allowd at 4% per cent per annum, in acordance with rules and regulations. copies of which may be obtained on

Insurance Department.



One of the Chief **Functions**

Of this company is to take charge of the affairs of those who cannot successfully do it themselves.

Hawaiian Trust Co., Ltd. 923 Fort Street.

OFFICERS.

H. P. Baldwin President W. M. Alexander. Second Vice-President Hongkong and Shanghai Banking J. P. CookeTreasurer W. O. SmithSecretary George R. CarterAuditor

Sugar Factors

AGENTS FOR

King streets.

Hawaiian Commercial and Sugar Co. Haiku Sugar Company, Paia Plantation Company, Nahiku Sugar Company, Kihei Plantation Company, Haw lian Sugar Company, Kahului Railroad Company, and A. and B. Line, Edward May, Emlly F. Whitney. W. B. Flint.

THE FIRST OF HAWAII, LTD.

Capital, \$250,000.90. President Cecil Brown

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4% per cent per aunum. Rules and regulations furnished upon application.

JOSEPH HARTMANN & CO.

WHOLESALE

Waverley Block,

Dairy Association Controls the Market.

IN COMBINATION

Milk Advanced to Large Consum. ers But no Change Made in Retail Price.

A milk merger is the latest product of Honolulu combinations. The Honolulu Dairymen's Association has now practically secured centrol of the milk business in the city, having absorbed its strongest and largest competitor, the Star Dairy Co., and it is now fixing the price of the lacteal fluid to consumers.

So far there has been no advance in price of milk to the individual consumer, though there has been an increase to the larger users of the fluid, because of this recent merger. Not only was the Star Dairy taken into the association, but the Lopez dairy and quite a number of the smaller milk dealers now form a part of the organization. The principal reason for the combination is given in the ruinous prices which competition forced in Agents for FIRE, MARINE, LIFE, ACCIDENT and EMPLOYERS' LIA-BILITY INSURANCE COMPANIES. Insurance office, 924 Bethel street. to the Honolulu Dairymen's Association the selling of milk to the restaurants, to the Honolulu Dairymen's Association forced the price to wholesale users down to six cents per quart, by reason of cuts and counter reductions in order to secure the business. It was only after long negotiations that the competition was stopped by consolidation of the warring interests. On the first of this month the Star Dairy went out of existence, as far as the delivery of milk to consumers is concerned, and became a part of the Honolulu Dairymen's Association. The Star Dairy Co. owns the largest dairy and greatest number of cows outside of the Honolulu Dairymen's Association, and while the competition did not extend to a cut in the price to individual consumers the fierce fight for the wholesale trade, made a rather wide slash in the profits of the Association. Anton Lopez at Kaihi was the next largest competitor, he having a herd of about one hundred cows. Both concerns as well a number of much smaller ones were taken in by the Association, thus cutting off competition in the sale of milk to the hotels, bakers, ice cream dealers, etc. These have already felt the effect of this consolidation in the increase in the price of the milk furnished them. An advance of two and three cents a quarts has been made, and the increase makes a considerable difference in the course of a year. No change has been made so far in the price of milk furnished to the resident portion of the city, the milk still retailing at twelve cents per quart. It is hardly likely that there will be much change in this connection, because of the great number of dealers who own but a few cows, supplying only their immediate neighborhood, and whom the Association would not find it profitable to buy out. There is a fixed price paid by the Honolulu Dairymen's Association to its members, the Association only delivering the milk to customers, at the regular rate, and paying eight cents per quart for delivery in cans at the Sheridan street depot. The recent consolida-J. B. Castle......First Vice-President tion effected, will probably result in the springing up of a number of smaller dealers again. There are nearly fifty dealers in the city at present, though some of them really belong to the Association, while a large majority simply own a few cows and sell the product to neighbors. The Star Dairy still retains its dairy interests, selling only its routes, horses, Commission Merchants harness, delivery wagons, etc., to the Asharness, delivery wagons, etc., to the As-sociation. By the terms of the sale the Honolulu Dairymen's Association pays a fixed price per quart to the old company, the Star Dairy agreeing not to retail its product. As a result of the merger the stockholders in the Star Dairy Co. acquire a one-fourth interest in the Ho nolulu Dairymen's Association. The Star Dairy retailed milk at ten cents per quart, but according to one stockholder under the new deal the price will be twelve cents per quart.

PRINTED RULES OF BOARD OF HEALTH

A neat pamphlet from the press of the Hawalian Gazette Company has just been issued containing all the laws of the Territory relating to health matters, as well as all of the rules and Principal Office: Corner Fort and carefully searched out by the compilers, Thayer and Hemenway, and marginal notes call attention to the session laws from which each law was taken. All obsolete laws and those relating to matters no longer within the control of the local government, since the passage of the Territorial act, have been omitted. Numerous old regulations. long since obsolete, such as certain of those relating to the cholera epidemic of 1895, have been also cut out.

pamphlet represents months' research among the archives of the Board of Health by the com pilers, and will be a valuable work of Wine and Liquor Dealers reference to all interested in Board of Health matters. An edition of 3000 copies has been printed and there will BETHEL ST be a large number for distribution.

Lots of Lots

PRICES CUT IN HALF

Never was a better opportunity for investment in Honolulu than this: On account of the temporary hard times now prevailing, for 60 days from date there will be offered at a great reduction, 20 lots for sale in Pawaa, right on King Street, just beyond Waikiki Turn on new line of Rapid Transit Very reasonable terms. Fine-t, coolest and healthiest location in city. Title perfect. Must see the property in order to appreciate it. This preperty is sure to double in value in le-s than one year. Size of these lots is 50x140, fronting on King, Beretania and Young Streets. Will also erect houses after the most artistic plans from \$700 up if purcha ers of these lots should so desire.

For particulars inquire of

W. M. Minton,

Honolulu Investment Co., Judd Ruilding, Merchant Street, or W M. Campbell's office on premises.

First-class table and pocket cutlery at Department Store prices. Everything to use in your home, everything for dress, and for your pastimes at Department Store prices. Below we give a few prices for Cutlery-full descriptions and many illustrations will be found on pages 54 and 55 of our mammoth general catalogue for Summer 1901. Send for free copy.

Carver set as above-Genuine Stag Handles, Sterling Silver Ferule, best quality of steel in satin-lined case—\$6.00 Other Stag Handled Carvers \$2.25, \$3.00, \$3.50, \$4.50 Ivory " " " \$7.50, \$9.00 Silver Plated Dinner Knives-set of 6 75e, \$1.30, \$2.00, \$3.00, \$3.75 White Bone Handled Dinner Knives-set of 6.\$1.50 ** ** ** ** **84.50, 86.00

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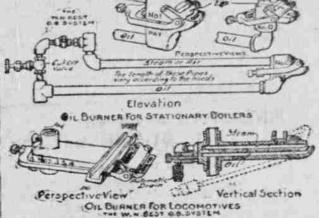
\$1.00 hats sold for 35c

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EMBROIDERED SCREENS in great variety styles and prices

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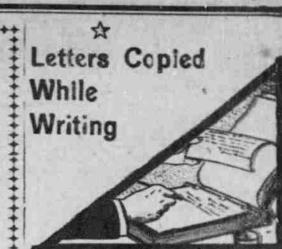
For particulars inquire of W. E. ROWELL Room 511 Stangenwald Bidg.

THE MONOLULU

THE BIRMINGHAM, ALABAMA, NEYS SATS: "THE HARRISON MUTUAL BURIAL ASSOCIATION has been organized about one year, and yet in that time it has attained a membership of

about two thousand, and furnished the funeral expenses of several, who otherwise would be cramped to meet the meedful expenses. "The association is not a money making enterprise, but a banding together of many for the purpose of easily providing a fund of one hundred dellars for each adult, and fifty for each child to pay the expense of a decent burial. The membership includes all classes, from the rich to the honest

laberer. TOWNSEND COMPANY, Association's Undertakers. Call at the SECRETARY'S OFFICE. 388 Beretania Street, and Become 2 Member. MEMBERSHIP FEE IS ONLY \$1.50.



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New Territory Restaurant JUST OPENED IN THE NEW BUILDING OPPOSITE CLUB STABLES.

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A large line of ready-made Mosquite

Nets always on hand. NOT!CE

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